



## PALM-TREES

### A Pan African and Transdisciplinary Lens on the Margins: Tackling the Risks of Extreme Events (PALM-TREES)

# DESIGNING INCLUSIVE AND CLIMATE-SENSITIVE SOCIAL PROTECTION SYSTEMS IN KWARA STATE

POLICY BRIEF

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#### EXECUTIVE SUMMARY

Climate shocks are pushing vulnerable populations in Kwara State into deeper poverty, yet existing social protection systems are not designed to respond effectively. Evidence from the PALM-TREES study shows that over 56% of households have never received any form of government support, leaving them highly exposed to climate risks. Climate change impacts in Kwara State are unevenly distributed, with vulnerable groups, including women, elderly persons, persons with disabilities, and female-headed households, bearing the greatest burden. Climate shocks

such as drought and flooding exacerbate existing vulnerabilities, pushing households into poverty and reducing their capacity to recover. However, current social protection systems are not designed to respond to these shocks, limiting their effectiveness. This gap contributes to rising food insecurity, income instability, and increased vulnerability among women, elderly persons, and marginalized groups. Without shock-responsive systems, climate events such as drought and flooding will continue to erode livelihoods and reverse development gains. This policy brief draws on PALM-

TREES findings and relevant literature to propose the development of inclusive, climate-sensitive, and shock-responsive social protection systems in Kwara State. This brief calls for the development of a climate-sensitive, shock-responsive social protection system, including:

- Climate-informed targeting systems
- Scalable safety nets linked to early warning systems
- Integration of livelihood support and resilience-building

#### Policy Context

Social protection systems in Nigeria are designed to address poverty and vulnerability through programmes such as cash transfers, livelihood support, and social safety nets. At the national level, initiatives such as the National Social Investment Programme aim to improve welfare and reduce poverty. However, these systems are not systematically aligned with climate risks (Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development [FMHADMSD], 2021). In Kwara State, social

protection programmes are implemented across multiple ministries and agencies, including Women Affairs, Social Development, and Poverty Reduction units. Key constraints include limited budget allocation for social protection, weak beneficiary targeting systems, lack of integration with climate and disaster risk frameworks, and limited capacity for rapid response during shocks. Additionally, existing programmes are largely static and poverty-focused, rather than adaptive and shock-responsive. These challenges

reduce the effectiveness of the social protection system. Climate change is increasingly exposing the limitations of traditional social protection systems. Climate shocks such as drought, flooding, and extreme weather events can rapidly push households into poverty, particularly those already vulnerable. These shocks are often more frequent and severe, requiring systems that can respond dynamically (IPCC, 2022).

Globally, there is growing recognition of the need for shock-responsive social protection systems, which can scale up support

PALM-TREES is implemented in Nigeria by:



## Key Issues and Evidence

The PALM-TREES study reveals significant gaps in access to social protection in Kwara State. Approximately 56.4% of respondents reported never receiving any form of government support, while only a small proportion reported access to assistance. This indicates a substantial exclusion of vulnerable populations from existing programmes. The study further shows that vulnerability is not evenly distributed. Groups most affected include women and female-headed households, elderly persons, persons with disabilities, children and pregnant women, pastoralists, and marginalized communities. These groups experience higher exposure to climate risks and lower adaptive capacity due to limited access to resources, information, and social networks. Climate shocks have multidimensional impacts, including crop failure, income loss, food insecurity, and displacement. These impacts reinforce each other, creating cycles of vulnerability and poverty. The study also highlights reliance on informal coping mechanisms, such as family support and community assistance, which are often insufficient during large-scale shocks. These findings are consistent with global evidence indicating that climate change disproportionately affects vulnerable populations and requires targeted social protection interventions (IPCC, 2022; World Bank, 2021).

## Key Issues and Evidence

The PALM-TREES study highlights significant gaps in rural institutional participation and financial inclusion in Kwara State. Approximately 58.4% of respondents reported not belonging to any cooperative group, while 66.2% indicated a lack of access to microfinance services. These gaps have important implications for climate resilience. Without access to cooperatives or financial services, households are unable to pool resources, access credit, or benefit from collective action. This limits their ability to invest in adaptive technologies such as irrigation, improved seeds, or soil conservation measures. The study also indicates that only about 48% of respondents reported access to social networks that could provide information or resources. This suggests that social capital, an important determinant of resilience, is relatively weak in many communities. Where group-based interventions were implemented, improvements in knowledge sharing, access to resources, and the adoption of adaptive practices were

## Policy Implications

The findings suggest that social protection must be repositioned as a central component of climate resilience policy. First, there is a need to transition from static, poverty-focused programmes to shock-responsive systems that can scale up support in response to climate events. Second, targeting mechanisms must be improved to ensure that the most vulnerable populations are reached. This requires developing climate vulnerability registries and improving data systems. Third, social protection should go beyond cash transfers to include livelihood support, skills development, and access to productive assets. This will enable households to build resilience and reduce dependency. Fourth, integrating social protection with other sectors—such as agriculture, water, and disaster management—will enhance effectiveness and create synergies. Fifth, strengthening institutional coordination and increasing funding will be critical for scaling up social protection systems.

observed. This demonstrates the potential of strong institutions to enhance resilience. The lack of financial inclusion further constrains adaptation. Without access to credit or savings mechanisms, households are unable to recover from shocks or invest in long-term resilience. This increases vulnerability and reinforces poverty cycles. These findings are consistent with broader evidence showing that financial inclusion and strong institutions are critical for climate adaptation and rural development (World Bank, 2021; FAO, 2013).

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## Priority Policy Recommendations

### 1. Develop a Climate-Sensitive Social Protection Framework

#### a. Integrate Climate Risk into Programme Design

Kwara State should redesign its social protection architecture to explicitly incorporate climate risk considerations. This means that programmes (e.g., cash transfers, livelihood support) should be informed by:

- Climate hazard exposure (drought, flooding)
- Seasonal risk patterns
- Vulnerability profiles of target populations

#### b. Align with State Climate and Development Policies

The social protection framework should be integrated into:

- State climate change strategies
- Agricultural and rural development plans
- Disaster risk management frameworks

#### c. Establish Clear Institutional Responsibilities

To address fragmentation, the State should define clear roles across:

- Ministry of Women Affairs and Social Development
- State Emergency Management Agency (SEMA)
- Ministry of Agriculture
- Planning and Finance Ministries

### 2. Improve Targeting and Data Systems

#### a. Develop Climate Vulnerability Registries

The State should create a unified vulnerability registry that identifies households most at risk based on:

- Socioeconomic status
- Exposure to climate hazards
- Livelihood dependence

This registry should be regularly updated and used across programmes.

#### b. Use Data for Evidence-Based Targeting

Targeting should move from generic poverty indicators to data-driven approaches, using:

- Household surveys
- Geographic risk mapping
- Administrative data

This ensures that support reaches those most in need.

### 3. Expand Coverage and Funding

#### a. Increase Budget Allocation for Social Protection

Kwara State should prioritise social protection in its budget by:

- Increasing annual allocations
- Ring-fencing funds for climate-related interventions
- Embedding social protection into development financing frameworks

#### b. Expand Programme Reach to Underserved Communities

Efforts should be made to:

- Extend coverage to remote and marginalised areas
- Use mobile delivery systems for payments
- Reduce administrative barriers to enrolment

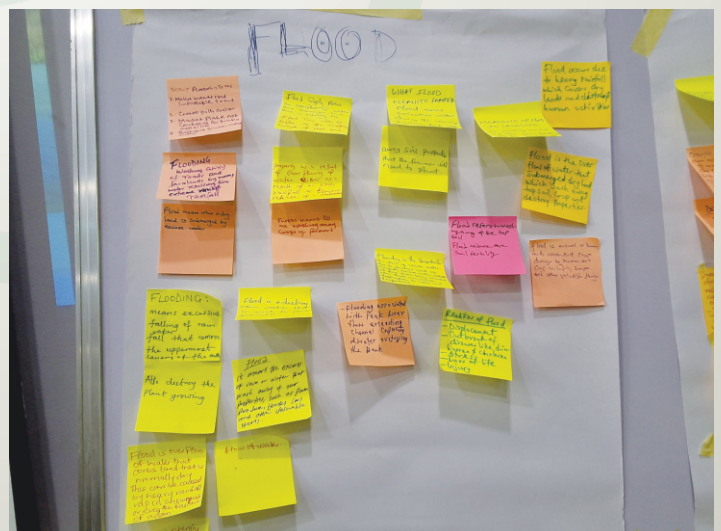
This ensures equitable access to support.

### 4. Integrate Livelihood Support into Social Protection

#### a. Provide Skills Training and Productive Assets

Social protection should include graduation pathways, enabling beneficiaries to build sustainable livelihoods through:

- Vocational and technical training
- Provision of productive assets (tools, equipment)
- Support for small enterprises



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## **b. Support Income Diversification**

To reduce vulnerability, programmes should promote:

- Non-farm income opportunities
- Agro-processing and value addition
- Small-scale business development

Diversification enhances resilience to climate shocks.

## **c. Link Beneficiaries to Economic Opportunities**

The State should connect beneficiaries to:

- Markets and value chains
- Financial services (credit, savings)
- Employment and entrepreneurship programmes

## **5. Strengthen Institutional Coordination**

### **a. Align Ministries and Agencies**

Effective delivery requires coordination across:

- Social protection agencies
- Disaster management institutions
- Agricultural and water sectors

### **b. Establish Coordination Platforms**

The State should create a Social Protection Coordination Platform involving:

- Government agencies
- Development partners
- Civil society organisations

## **6. Promote Gender and Social Inclusion**

### **a. Target Vulnerable Groups**

Programmes should prioritise women and female-headed households, elderly persons, persons with disabilities and youth

### **b. Develop Gender-Responsive Programmes**

Social protection interventions should:

- Address gender-specific vulnerabilities
- Provide tailored support for women
- Promote women's economic empowerment

## **REFERENCES**

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